DOCUMENT RESUME

ED 423 379 CE 077 107

TITLE	The Insurance Educator. Volume VI. 1997.
INSTITUTION	Insurance Education Foundation, Indianapolis, IN.
PUB DATE	1997-01-00
NOTE	10p.; Number 2 of Volume VII of the Insurance Educator was not published.
PUB TYPE	Collected Works - Serials (022)
JOURNAL CIT	Insurance Educator; v6 n1 Jan 1997
EDRS PRICE	MF01/PC01 Plus Postage.
DESCRIPTORS	Classroom Techniques; *Driving While Intoxicated; *Educational Resources; *Fire Protection; High Schools; Instructional Materials; *Insurance; *Insurance Occupations; Teaching Methods

ABSTRACT

This Insurance Education Foundation (IEF) newsletter provides secondary educators with a greater knowledge of insurance and access to teaching materials. It also provides students with insurance career information. The newsletter is intended for secondary educators who teach insurance in any subject. Substantive articles contained in this issue are as follows: "Teen Drivers and Automobile Insurance: Sniffing Out Drunk Drivers" (Jan Hogan); "Parking Lot Survival Tactics" ("Under 25 Magazine"); "From 5 to 6, IEF Teacher Workshops Are on the Grow Again!"; "Study Examines Impact of IEF Workshops on Teenagers";"How Many Smoke Detectors Are Enough? (Jim Gibbons); "Political Conventions Can Be Risky"; "Speakers for Your Classroom"; "Employment in Insurance"; and "New Classroom Resources." (KC)

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ED 423 379

The Insurance Educator

Volume VI

1997

U.S. DEPARTMENT OF EDUCATION
Office of Educational Research and Improvement
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The Insurance Educator

Volume VI, Number 1 — January 1997

The purpose of this semi-annual newsletter is to provide secondary educators with a greater knowledge of insurance, access to teaching materials, and insurance career information for students. This publication is available free of charge to secondary educators who teach insurance in any subject. Please share it with colleagues.

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Teen Drivers and Automobile Insurance

Sniffing Out Drunk Drivers

by Jan Hogan
Reprinted with permission from
Motorland Magazine

Teachers: This may be a real eye-opener for teenagers. You may want to copy these two articles for students and suggest they share this information with their friends.

Drinking drivers can chew all the breath mints in the world, empty a can of air freshener, or hide their beer if they're pulled over. It may have fooled police in the past, but it won't anymore.

Across the nation, law enforcement officers are carrying high-tech tools which quickly sniff out alcohol to the thousandth degree. Because these units enjoy a deceptively innocent appearance, many motorists "don't even realize we're using the instrument," said Dick Yoeman, of the Nevada Office of Traffic Safety.

Devices such as the P.A.S.®III [Passive Alcohol Sensor] (with the sensor integrated into a working flashlight) and Cruiser Mate (a clipboard model) quickly measure alcohol in the surrounding air. These stealthy devices, along with more obvious non-invasive testers like PBA-3000 and Mark X, are touted by their manufacturers as the high technology bloodhounds of Driving Under the Influence (DUI).

"I've 'picked up' an open 40-ounce bottle of beer out of sight under the back seats," said Oceanside, California, Police Officer Ken Cowing.

"No longer can a driver say he has diabetes [when] he is really drunk" Multnomah County, Oregon, Deputy Sheriff Kirby Brouillard told a reporter. (Diabetics sometimes emit an odor similar to alcohol.)

Passive alcohol sensing devices have helped overcome many of the most common obstacles to detecting impaired drivers. Motorists often excuse the smell of liquor in a car with explana-

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tions like: "Someone spilled a drink on me" or "I ate a rum ball." Exhaust fumes can mask the odor of liquor. Colds or allergies can interfere with an officer's ability to smell liquor in a vehicle. And some people drink vodka in the false assumption that its odor is undetectable on their breath.

Some motorists attempt new heights in creativity. "I had one individual [on whom] I couldn't initially detect the smell of alcohol," said Officer Cowing. "He had a burrito in his mouth that was horrendously large—it was sticking out both ends of his mouth. He just sat there (while I approached). My first thought was, 'Either he loves this burrito or he's trying to mask the odor of alcohol.' When I got to the window, my flashlight indicated three bars immediately."

Since acquiring P.A.S.®III in November, 1994, Oceanside Police have used the units 1,550 times, with 623 of those tests indicating alcohol. This prompted 460 field sobriety tests, resulting in 287 DUI arrests. Cowing estimated the department's rate of DUI detection has increased 50 to 60 percent because of the devices.

Project Eugene—a coalition to combat underage drinking—supplies Oregon high schools and colleges with eleven units to use at school dances and sports events.

"It's pretty effective," said Mindy Stinson, Principal of Springfield High School. "In most cases, it's confirming what we already suspect."

The mere presence of P.A.S.®III has helped keep alcohol use at school down," wrote one school official in a survey.

Emergency rooms use the devices to determine alcohol levels of unconscious victims. Harness racing officials test trainers and jockeys before each race. Prisons screen inmates and visitors and search out hidden hooch. Commercial trucking and construction companies rely on them to cut accident rates. The devices aid security officers at concerts, sporting events, and on military bases.

So sensitive is the technology that a sweep of the P.A.S.®III discovered non-prescription cough medicine brought to a Canadian prison in a visitor's picnic basket. The bottle was fresh off the shelf—still boxed, still capped, still sealed.

When a person speaks near one of the devices, a sampling of his breath is drawn in. The air is pumped over fuel cells and any alcohol in the sampling is burned off. This produces an electrical current which translates into a display, alerting the tester to the presence of alcohol.

Because they pull in ambient air, the units are used strictly to determine whether further testing is warranted. They are quiet, non-invasive, and cannot be fooled by cover-up odors. A five-second sampling is all that's required.

"You don't have to stick it in their faces," said Dick Yoeman of the PBA-3000, used by the Nevada Highway Patrol. (If someone's been drinking), this little bloodhound will be able to tell."

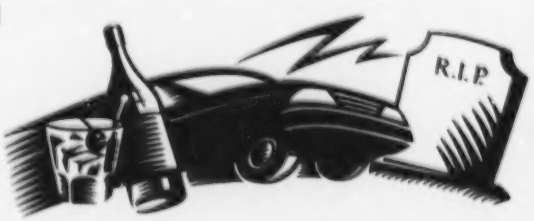
Can a drunk driver beat the technology?

Some drunk drivers think they can "beat" the passive alcohol sensing technology by claiming they have recently used mouthwash or cough syrup. The alcohol odor from these substances is known as "mouth alcohol," and it can trigger false positives on passive alcohol sensors. However, Officer Cowing notes, "Mouth alcohol dissipates within 15 minutes, and any reading we get after that is going to be a true reading." He notes that officers are willing to spend whatever time is necessary to ensure safe highways.

Are you keeping up with your BAC limits? In most states, it's not 1.10 any longer.

In many states, the following is true:

"Any individual under the age of 21 with a blood-alcohol concentration of 0.02 percent or greater when driving a motor vehicle shall be deemed to be driving while intoxicated."



Parking Lot Survival Tactics

Reprinted with permission from **Under 25 Magazine**, Spring 1996
USAA, San Antonio, Texas

Parking lots, especially large mall and supermarket lots, frequently resemble a grown-up version of bumper cars. There's something about the lure of the wide open spaces that seems to tempt usually careful drivers into ignoring rules about speed, driving lanes and staying to the right. Your best defense? Stay alert to the possibility of cars coming at you from all directions. Keep your eyes moving, use your mirrors, and turn on your headlights, even in the daytime.

Other hazards to watch out for:

• People backing out of parking spaces. Even more challenging, those who drive through an empty space headed into your path. They are probably moving faster than a backer would be.

• Wrong-way drivers who defy the arrows painted on the pavement to buck the traffic flow.

• Parking between a pair of clunkers. If you have a choice, try to find a space between clean, well-cared-for cars. The theory is that drivers who take care of their vehicles will be more likely to open their doors carefully and avoid hitting your car than someone who's driving a wreck.

• The driver who is backing out opposite you when you are also backing out of a space. You are likely to be in each other's blind spots, and the result can be an expensive encounter.

• The temptation to park in the middle of two parking spaces, especially when spaces are at a premium. Such a tactic has been known to attract the ill will of the kind of people who'll intentionally scratch or otherwise deface your car.

IEF News

From 5 to 6, IEF Teacher Workshops are on the Grow Again!

Virginia Commonwealth University, Richmond, Virginia, is the site of IEF's newest workshop for secondary educators. The Foundation's board approved funding during the annual meeting in February for a sixth program, and Virginia Commonwealth University has been selected as the next school to host this popular course.

From a modest beginning at the IEF High School Teachers' Insurance Education Workshop pilot program at Drake University in Des Moines during 1988, the workshop has been expanded to include four additional schools that receive annual grants to conduct this program. In addition to Drake University, the workshop is available at The College of Insurance in New York City; California State University, Sacramento; The University of Alabama in Tuscaloosa; and Illinois State University in Normal; and now, Virginia Commonwealth University.

The course is designed for secondary educators who teach insurance in any course. Popular with consumer economics, business, social studies, economics, mathematics, and family and consumer science teachers, the workshops have been rated very highly by the 1109 teachers from 49 states who have attended the workshops during the past 9 years. The purpose of this two-week graduate course is to enable teachers to become more effective in teaching insurance.

Teachers accepted into the program receive full scholarships from the Insurance Education Foundation to attend. Each scholarship includes tuition, room and board, textbook, and all classroom materials—everything except transportation and weekend meals!

Here are typical comments from teachers who have attended:

"Excellent information and valuable interaction with other teachers. This workshop was much more than I expected, and the information provided will be invaluable to me in the classroom."

Deb Stroh
Hope High School, Hope, Kansas

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This has truly been a once-in-a-lifetime opportunity for education, fun and networking. I have never been treated as nicely as a teacher before."

Sandra Peters
Laytonville High School, Willits, California

I will be able to implement lesson plans on insurance in an interesting and effective format. Faculty, staff and facilities are among the best I have ever experienced."

Adam Zupkoff
Leesburg High School, Leesburg, Florida

If you are teaching insurance in any of your courses and, like most of us, have little understanding about this complex topic, this two-week, three-graduate-hour course might be for you.

To learn more, return the reply card in this newsletter to receive a brochure about the school you might prefer to attend (teacher's choice!). The 1997 workshop schedule follows:

1997 IEF Workshops

Drake University Des Moines, Iowa	June 15 - 27, 1997
The College of Insurance New York City	July 13 - 25, 1997
California State University Sacramento	July 13 - 25, 1997
The University of Alabama Tuscaloosa	July 13 - 25, 1997
Illinois State University Normal	July 6 - 18, 1997
Virginia Commonwealth University Richmond	June 16 - 28, 1997

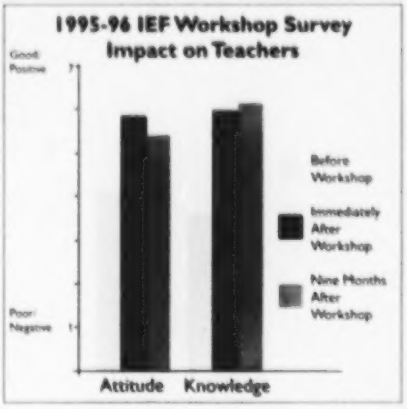
Study Examines Impact of IEF Workshops on Teenagers

The Insurance Education Foundation commissioned an independent study during the 1995-96 school year to determine the impact of IEF's High School Teachers' Insurance Education Workshops on teachers and students. The goals were to examine what secondary impact the program has on students' attitudes and understanding of insurance and to re-examine what had been learned in earlier studies about the change in teachers' attitudes toward and knowledge of insurance.

Participants in the study of the program's impact on teachers included 181 educators from 36 states who attended IEF workshops during the summer of 1995. The impact on students was measured by dual surveys of more than 550 teenagers from 12 states. These students learned about insurance from teachers who completed a workshop in 1995. A control group of students who did not learn about insurance was tested in the same way as the test group to determine if their attitudes or knowledge about insurance had changed during the same time period. This group served to validate what was learned about the test group.

Impact on Teachers. An earlier study in 1992 of change in teachers' attitudes and understanding of insurance (using a 7-point Likert scale often used in measuring opinions; 1 is poor or negative and 7 is good or positive) revealed that the mean attitude of teachers increased from **4.08** (slightly above average) before the workshop to **6.08** immediately after the workshop to **6.10** six months later. The knowledge base of educators increased from **3.94** to **6.22** to **6.31** during the same periods.

The 1995-96 study validated earlier findings as follows: Teachers' attitudes increased from **4.12** before the workshop to **5.82** immediately after to **5.38** nine months later. The knowledge base of teachers increased from **3.59** to **5.95** to **6.05** during the same time periods.



Impact on Students. Of the students who learned about insurance from workshop teachers, nearly **70 percent illustrated an increase in understanding of insurance**. Students in the test group **(73 percent) could explain how insurance works, and 66 percent understood how to handle a claim with an insurance company.** These improvements were not observed in students taking courses without insurance.

Nearly **66 percent of students reported improved attitudes about insurance** compared to the attitudes of 225 students in the control group who did not learn about insurance. Questions relating to attitude showed that **70 percent of the test group believe that insurance companies are fair, 62 percent think that insurance is an important part of each person's financial plan, and 67 percent think that the insurance industry offers many good job opportunities.**

Trustees of the foundation are very pleased with the results of this study. Statistics that reveal such significant improvements in educators' and future consumers' knowledge of and attitudes toward insurance validate IEF's mission to "improve the public understanding of the role of insurance in society through education of teachers and students."

The RISK Challenge

In the September 1996 issue of *The Insurance Educator*, we announced the pilot of a contest for students who are learning about insurance from the 1996 IEF workshop graduates. This newsletter goes to press on December 2, which is also the postmark deadline for students to send their contest entries to the IEF headquarters. At the risk of alienating the UPS delivery folks, we are looking forward to hundreds of entries. Well, we'll see. . . GET READY, JUDGES!

Some teachers are using the contest as a class project and are grading all entries, and I'm delighted to hear that. Students with winning entries can also win cash awards. How much cash, you say?

1. First place $750
   Second place $500
   Third place $250!

   Students may submit individual or group entries (prize money shared in that case).

2. The high school from which winning entries are submitted will receive a cash prize equal to that of a winning entry! The prize money is to be used for supplies, equipment, etc. for the department in which the class was taught.

3. The teacher whose student(s) submit a winning entry receives a $100 gift certificate!

Winners will be announced on January 31, 1997. A full report will appear in the September 1997 newsletter.

Special Feature

How Many Smoke Detectors Are Enough?

Reprinted with permission from "Fire: 38 Lifesaving Tips for You and Your Family"
Book by Jim Gibbons, Ballard Publishing, Seattle Washington

Teachers: Having smoke detectors in your home generally entitles the policyholder to a discount on the homeowner's premium. You may want to have students share this article with their parents.

A woman and her two children died in a house fire which started when her husband left a pan of cooking oil unattended. The only two smoke detectors, one located in the basement and another on the second floor, lacked batteries.

Sometime after midnight the husband began to heat some oil for egg rolls he had decided to prepare. However, he couldn't find any egg rolls in the house and left to purchase some—without remembering to turn off the stove. While he was gone, the oil overheated and started to burn. There was no smoke detector on this floor, so the fire was able to spread undetected for a considerable time. The undetected fire rapidly spread to the second floor via some stairs located in the kitchen.

Alerted by neighbors, arriving firemen found the entire first floor and an adjoining garage in flames. Fire fighters attempted to use ground ladders to reach the occupants. However, as they entered a second-floor bedroom window, the room reached flashover conditions, forcing them to retreat. Further attempts to rescue the victims proved futile. Their bodies were recovered several hours later.

In this tragic situation, several factors contributed to these three deaths:

1. The husband's forgetting to turn off the stove.

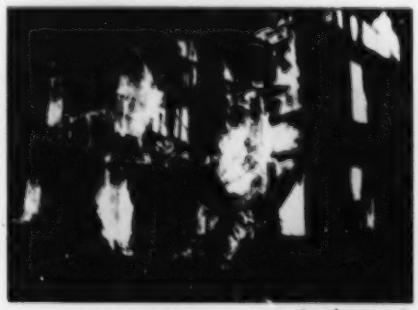
2. The lack of batteries in the smoke detector.

3 Improper placement of the smoke detector.

According to the National Fire Protection Association, a smoke detector alarm should be installed outside each sleeping area and on each additional floor of your home, including basements. For more complete protection, additional smoke alarms are recommended for the living room, dining room, kitchen, bedrooms, hallways, attic, utility room, furnace room, and attached garage. In short, the NFPA recommends **a smoke detector in every room**.

What you can do

- Read the manufacturer's instructions on proper installation and maintenance for your smoke detector.
- Test smoke detectors weekly.
- Replace smoke detector batteries once a year or at the first indication



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of a failing battery. Many emit a signal indicating a weak battery.
- Gently vacuum the detector's outer housing regularly so that smoke can reach the detection unit inside.
- Never borrow a smoke detector battery to operate another appliance.
- Replace smoke detectors after 10 years.

Extra caution is warranted

Smoke detectors are just the beginning of a properly designed fire detection system for your home. Because of improper installation or neglect, smoke detectors fail to operate in 24 percent of reported fires! But in 14 percent of deadly home fires, a smoke detector did operate and an alarm was sounded! They are not the end-all in fire safety.

One company uses this warning label: "Smoke detectors may not sense every kind of fire every time. They cannot be expected to sense dangerous fires caused by carelessness or safety hazards. They may not give early warning of fast-growing fires caused by smoke in bed, violent explosions, escaping gas, poor storage of flammable liquids, overloaded electrical circuits, children playing with matches or lighters, or persons who set fires on purpose."

The best advice is to be ever diligent about fire, practice fire safety measures, and keep those fire detectors in every room in working condition!

Lessons for the Teacher

Political Conventions Can Be Risky

Reprinted with permission from National Underwriter®, 1996
The National Underwriter Company
Property & Casualty/Risk & Benefits Management Edition, August 5, 1996

Teachers: During a classroom discussion about the impact of insurance and risk management on every facet of life in our society, you may want to have students brainstorm about how insurance plays a part in economic or social events like conventions, concerts, film making, athletic events, etc. Political conventions present a special consideration for risk managers when elected officials and celebrities are involved.

This summer's two major political conventions presented a number of risks and challenges to host cities and insurers, according to risk managers and officials working to contain and cover the exposures.

Julian Johnson, the city of San Diego's insurance and claims manager, said about 20,000 people, including delegates and the press, were expected to flood into San Diego for the 1996 Republican National Convention in August. Mr. Johnson said the attendees at the Republican National Convention were much higher profile than typical convention attendees. That high profile increased the associated risks and required added security and logistical planning, he added.

Mr. Johnson said one of the most serious risk management concerns for the city was the possibility of violent protests against local abortion clinics and doctors. The city, he said, was "definitely concerned."

The possibility of protests wasn't the only risk management issue at the Republican National Convention, according to Mr. Johnson. He said the city's location on San Diego Bay also presented risks, noting that the city increased security to prevent water accidents that could injure convention attendees as well as damage local property.

San Diego's proximity to the border with Mexico presented problems for the city as well, according to Mr. Johnson. "We reviewed events that were planned in Mexico," he said, noting that about 300 events were planned as part of the convention. "We were concerned about what might happen to delegates who leave the country," he said.

The city's Republican host committee and the Republican National Committee, Mr. Johnson says, obtained the insurance required to cover all of these risks, including commercial general liability, auto liability, property, workers' compensation, directors' and officers' liability and crime coverages—the city held the host committee and Republican National Committee harmless for losses up to $125 million. Of that total, $100 million of coverage was obtained especially for the convention. The rest was the city's $3 million self-insured retention along with $22 million of umbrella and excess liability coverage.

The specter of the disastrous 1968 Democratic National Convention in Chicago, which featured Vietnam War protesters being beaten and dragged by Chicago police, haunted the Demo-

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cratic Party's return to that city last August. The problems in 1968—demonstrations against the Vietnam War, the assassination of political and civil rights leaders—are not issues today, said Julie Thompson, communications director for 'Chicago '96.' Nevertheless, the city was concerned about the threat of domestic terrorism.

Caroline Cogtella, the city of Chicago's risk manager, said the city negotiated a comprehensive insurance program for the 1996 convention that provided coverage for the Democratic National Committee, the bi-partisan host committee, and United Center Joint Venture, which owns the convention center. Ms. Cogtella said the city's insurance program for the convention included commercial general liability, property, auto liability, workers' compensation, directors' and officers' liability, and crime coverage (... totaling more than $110 million.)

Speakers for Your Classroom

Teachers: If there are other organizations in your state or region that should be added to this list, let us know and we'll be glad to print that information in the next newsletter.

Looking for a speaker to talk to your students about insurance? There are a number of sources you can contact.

1. Don't overlook the obvious—your own insurance agent or insurance company representative.
2. Professional insurance associations. Look in the telephone directory for the Independent Insurance Agents of (your state) and ask for speakers in your area.
3. Call the Professional Insurance Agents of (your state).
4. Someone with a CLU or a CPCU behind his or her name. These professional designations indicate that they belong to a local CLU or CPCU chapter and will have a network of candidates for you.
5. Your state's Department of Insurance. Some Insurance Departments have a public affairs outreach section with qualified speakers or can at least offer other sources.
6. In California, Arizona and Nevada, Western Isurance Information Service (WIIS)
   3530 Wilshire Boulevard,
   Suite 1610
   Los Angeles 90010
   (telephone 213-738-5333)
7. In Colorado, New Mexico, Utah and Wyoming, (WIIS)
   Rocky Mountain Region Office
   6565 South Dayton Street
   Suite 2400
   Englewood, CO 80111
   (telephone 303-790-0216)
8. In Oregon, Idaho and Montana, contact WIIS
   Pacific Northwest Region Office
   11855 Southwest Ridgecrest Dr.
   Suite 107
   Beaverton, OR 97008
   (telephone 800-457-8713)

Insurance Careers

Employment in Insurance

The Bureau of Labor Statistics of the Department of Labor tallies the number of employees working directly for insurance companies at (are you ready for this?) 1,519,000. The Research Department of the Alliance of American Insurers says that more than half the states have more than 25,000 insurance workers each. Between 1985 and 1993, total employment rose from 1.84 million to 2.2 million.

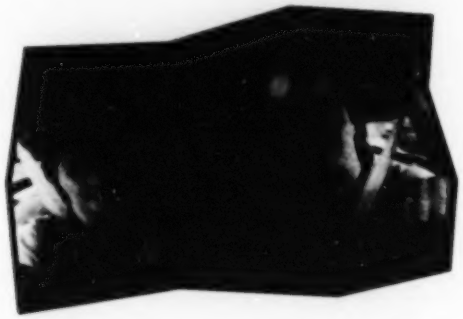
Employment in Insurance, 1985 - 1993
(Annual averages)

Year	Property/casualty companies	Life, health and other companies	Agents, brokers, service personnel	All industry
1985	525,000	767,000	548,000	1,840,000
1987	588,000	828,000	612,000	2,027,000
1989	609,000	830,000	652,000	2,090,000
1991	620,000	875,000	666,000	2,161,000
1993	619,000	900,000	662,000	2,181,000

Source : Bureau of Labor Statistics, U.S. Department of Labor

Classroom Resources

Fast Lanes: Risky Roads (13-minute video and brochure produced by Geico Insurance) explores risk behaviors that affect young people's lives. Teen actors deliver a peer-driven reality check about risk taking with straight talk among friends. Appropriate for all teenage drivers. Return the enclosed business reply card to order your free copy and accompanying brochures for students. (If you're in a hurry, call in your order 317-876-6046 between 8:00 a.m. and 4:30 p.m. EST)



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